

United States Bankruptcy Court
District of New Mexico

In re:
Phuong D. Vo
Debtor

Case No. 18-13031-j
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1084-1

User: louise
Form ID: 309A

Page 1 of 2
Total Noticed: 35

Date Rcvd: Dec 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2018.

db +Phuong D. Vo, 14324 Grand Ave NE, Albuquerque, NM 87123-1925
3789882 +Amerquest, 2929 Expressway Dr, Ste 300, Islandia, NY 11749-5302
3789879 +Bk Of Amer, 4909 Savarese Cir, Tampa, FL 33634-2413
3789888 +Chrome Capital Consultants, 1130 Bedford Ave #68, Brooklyn, NY 11216-1303
3789889 +Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
3789890 +Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
Saint Louis, MO 63179-0040
3789907 +David Fogel PC, 1225 Franklin Ave. Ste 522, Garden City, NY 11530-1753
3789893 +Green Capital Funding, 116 Nassaw Ste 804, New York, NY 10038-2481
3789894 +Image Nail, 11044 Montgomery NE, Unit D, Albuquerque, NM 87111-3962
3789909 +Jones Law Firm PC, 450 7th Ave., New York, NY 10123-1408
3789900 +ML Factors, 456A Central Ave #128, Cedarhurst, NY 11516-1927
3789899 +Merchant Business Solutions, 10000 N. 31'st St Ave. Ste D 206, Phoenix, AZ 85051-2001
3789912 +Vadim Serebro Esq., 55 Broadway, 3rd Floor, New York, NY 10006-3757
3789904 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: smazer@regazzilaw.com Dec 05 2018 01:36:22 Steve H Mazer, Regazzi Law, LLC,
2501 Yale SE, Ste. 204, Albuquerque, NM 87106-2901

tr +EDI: BEMAZEL.COM Dec 05 2018 06:44:00 Edward Alexander Mazel, Askew & Mazel, LLC,
1122 Central Ave. S.W., Suite 1, Albuquerque, NM 87102-2947
ust E-mail/Text: USTPREGION20.OC.ECF@USDOT.GOV Dec 05 2018 01:36:29 United States Trustee,
PO Box 608, Albuquerque, NM 87103-0608
3789883 +EDI: AMEREXPR.COM Dec 05 2018 06:43:00 Amex, Correspondence/Bankruptcy, Po Box 981540,
El Paso, TX 79998-1540
3789878 EDI: BANKAMER.COM Dec 05 2018 06:44:00 Bank Of America, Attn: Bankruptcy, Po Box 982238,
El Paso, TX 79998
3789884 EDI: BANKAMER.COM Dec 05 2018 06:44:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998
3789886 +EDI: CAPITALONE.COM Dec 05 2018 06:43:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
3789887 +EDI: CHASE.COM Dec 05 2018 06:43:00 Chase Card Services, Correspondence Dept,
Po Box 15298, Wilmington, DE 19850-5298
3789891 +EDI: WFNBN.COM Dec 05 2018 06:43:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept,
Po Box 182125, Columbus, OH 43218-2125
3789892 +EDI: DISCOVER.COM Dec 05 2018 06:43:00 Discover Financial, Po Box 3025,
New Albany, OH 43054-3025
3789908 EDI: IRS.COM Dec 05 2018 06:44:00 IRS, Centralized Insolvency Operation, PO Box 21126,
Philadelphia, PA 19114
3789910 +E-mail/Text: elliot@sussmanlaw.net Dec 05 2018 01:36:24 Joseph I Sussman PC,
333 Pearsall Ave. Ste 205, Cedarhurst, NY 11516-1842
3789898 +EDI: CBSKOHL.COM Dec 05 2018 06:43:00 Kohls/Capital One, Kohls Credit, Po Box 3120,
Milwaukee, WI 53201-3120
3789880 EDI: NMTRD.COM Dec 05 2018 06:44:00 NM Taxation & Revenue Dept, Attn: Bankruptcy Dept.,
PO Box 8575, Albuquerque, NM 87198-8575
3789911 EDI: NMTRD.COM Dec 05 2018 06:44:00 New Mexico Taxation & Revenue Dept,
Bankruptcy/Support, P.O. Box 8575, Albuquerque, NM 87198-8575
3789901 +E-mail/Text: bankruptcy@ondeck.com Dec 05 2018 01:36:29 On Deck Capital,
101 W. Colfax Ave. 10th FL, Attn Christine Levi, Denver, CO 80202-5167
3789902 +EDI: RMSC.COM Dec 05 2018 06:44:00 Synchrony Bank/Amazon, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
3789903 +EDI: RMSC.COM Dec 05 2018 06:44:00 Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060
3789905 E-mail/Text: vci.bkcy@vwcredit.com Dec 05 2018 01:36:26 Volkswagen Credit, PO Box 3,
Hillsboro, OR 97123
3789881 +E-mail/Text: vci.bkcy@vwcredit.com Dec 05 2018 01:36:26 Volkswagen Credit, Inc,
Attn: Bankruptcy, Po Box 3, Hillboro, OR 97123-0003
3789906 EDI: WFFC.COM Dec 05 2018 06:43:00 Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429,
Greenville, SC 29606

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

3789885* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)
3789895* +Image Nail, 11044 Montgomery NE, Unit D, Albuquerque, NM 87111-3962
3789896* +Image Nail, 11044 Montgomery NE, Unit D, Albuquerque, NM 87111-3962
3789897* +Image Nail, 11044 Montgomery NE, Unit D, Albuquerque, NM 87111-3962

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 06, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2018 at the address(es) listed below:

Edward Alexander Mazel edmazeltrustee@askewmazelfirm.com,
NM74@ecfcbis.com;maryvallejos@askewmazelfirm.com
Steve H Mazer on behalf of Debtor Phuong D. Vo smazer@regazzilaw.com, sislai@regazzilaw.com
United States Trustee ustpreion20.aq.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:Debtor 1 **Phuong D. Vo**Social Security number or ITIN **xxx-xx-9696**

First Name Middle Name Last Name

United States Bankruptcy Court **District of New Mexico**Date case filed for chapter **7 12/4/18**Case number: **18-13031-j7****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Phuong D. Vo	
2. All other names used in the last 8 years	fdba Image Nail	
3. Address	14324 Grand Ave NE Albuquerque, NM 87123	
4. Debtor's attorney Name and address	Steve H Mazer Regazzi Law, LLC 2501 Yale SE, Ste. 204 Albuquerque, NM 87106-2901 Contact phone 505-265-1000 Email smazer@regazzilaw.com	
5. Bankruptcy Trustee Name and address	Edward Alexander Mazer Askew & Mazer, LLC 1122 Central Ave. S.W. Suite 1 Albuquerque, NM 87102	Contact phone 505-433-3097 Email edmazeltrustee@askewmazelfirm.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Pete V. Domenici U.S. Courthouse 333 Lomas Blvd. NW, Suite 360 Albuquerque, NM 87102	Hours open <u>8:30 AM to 4:30 PM</u> Contact phone 505-415-7999/866-291-6805 Court Website www.nmb.uscourts.gov
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 4, 2019 at 02:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Creditors' Meeting Room, Federal Building and U.S. Courthouse, 500 Gold Ave SW, 12th Flr, Rm 12411, Albuquerque, NM 87102
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: </div> <div> Filing deadline: 3/5/19 </div> <div> You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). </div> <div> You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). </div> <div> Deadline to File Certification About a Financial Management Course: </div> <div> Filing deadline: 3/5/19 <ul style="list-style-type: none"> You must file a statement that you have completed the personal financial management course pursuant to Federal Rule of Bankruptcy Procedure 1007(c). </div> <hr/> <div> Deadline to object to exemptions: </div> <div> Filing deadline: 30 days after the conclusion of the meeting of creditors </div> <div> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div>	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	